

**ABSTRACT OF THE DISCLOSURE**

The invention involves a system and a method of approving a money limit of check cashing for a time period during which a check writer may cash checks up to the limit. The invention provides for an improvement of approving a money limit of check cashing in order to provide in advance a check cashing limit for at least one period of time. The invention includes storing historical check writing information of check writers, receiving identification information to access respective check writing information, processing the respective check writing information to determine a score for the check writer, classifying the check writer in a predetermined category, and determining the limit over the time period during which the check writer may cash checks up to the limit based on the category in which the check writer is classified. The invention further includes declining the check writer from cashing checks for the time period of the check writer is classified in one category, and approving the check writer to cash checks for the limit over the time period if the check writer is classified in another category.